



What To Do Right Away




▼ Step 1: Call the companies where you know fraud occurred.

- ☐ Call the fraud department. Explain that someone stole your identity.
- ☐ Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- ☐ Change logins, passwords and PINS for your accounts.

You might have to contact these companies again after you have an Identity Theft Report.


▼ Step 2: Place a fraud alert and get your credit report.

- ☐ Contact one of the three credit bureaus. That company must tell the other two.

- [Equifax.com/CreditReportAssistance](https://www.equifax.com/CreditReportAssistance) 
[1-888-766-0008](tel:1-888-766-0008)
- [Experian.com/fraudalert](https://www.experian.com/fraudalert) 
[1-888-397-3742](tel:1-888-397-3742)
- [TransUnion.com/fraud](https://www.transunion.com/fraud) 
[1-800-680-7289](tel:1-800-680-7289)

A fraud alert is free. It will make it harder for someone to open new accounts in your name.



You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file.

- ☐ Get your free credit report right away. Go to annualcreditreport.com  or call [1-877-322-8228](tel:1-877-322-8228).

Did you already order your free annual reports this year? If so, you can pay to get your report immediately. Or follow the instructions in each fraud alert confirmation letter to get a free report, but it might take longer.

- ☐ Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.

▼ Step 3: File a report with your local police department.

- ☐ Go to your local police office with:
 - a copy of your FTC Identity Theft Affidavit
 - a government-issued ID with a photo
 - proof of your address (mortgage statement, rental agreement, or utilities bill)
 - any other proof you have of the theft (bills, IRS notices, etc.)
 - [FTC's Memo to Law Enforcement \[PDF\]](#) 
- ☐ Tell the police someone stole your identity and you need to file a report. If they are reluctant, show them the [FTC's Memo to Law Enforcement \[PDF\]](#) .
- ☐ Ask for a copy of the police report. You'll need this to complete other steps.
- ☐ Create your Identity Theft Report by combining your FTC Identity Theft Affidavit with your police report.



Your identity theft report proves to businesses that someone stole your identity. It also [guarantees you certain rights](#).